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Last revised 8/1/15

#### UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

	DISTRICT OF NEW JERSE	Υ	
In Re:	Cas	se No.:	
	Jud	lge:	
	Cha	apter:	13
Debtor(s)			
	Chapter 13 Plan and Motion	ns	
□ Original	☐ Modified/Notice Required		Discharge Sought
☐ Motions Included	☐ Modified/No Notice Required		No Discharge Sought
Date:			
	THE DEBTOR HAS FILED FOR RELIEF CHAPTER 13 OF THE BANKRUPTCY		
	YOUR RIGHTS WILL BE AFFECT	ED	
confirmation hearing on the Plan propos You should read these papers carefully or any motion included in it must file a w	t a separate Notice of the Hearing on Confirmed by the Debtor. This document is the actual and discuss them with your attorney. Anyone ritten objection within the time frame stated in as may be granted without further notice of ce.	al Plan proposed who wishes to c the Notice. <b>Thi</b>	by the Debtor to adjust debts. eppose any provision of this Plan s Plan may be confirmed and
IN THE N	LD FILE A PROOF OF CLAIM BY THE OTICE TO RECEIVE DISTRIBUTIONS U CONFIRMED, EVEN IF THE PLAN REI	JNDER ANY P	LAN
Part 1: Payment and Length	of Plan		
	per month	-	13 Trustee, starting on

Other sources of funding (describe source, amount and date when funds are available):

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

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c. Use of real property to satisfy	plan obligations:	
<ul><li>Sale of real property</li><li>Description:</li></ul>		
Proposed date for completi	ion:	
<ul><li>Refinance of real property:</li><li>Description:</li><li>Proposed date for complete</li></ul>	ion:	
Description:	pect to mortgage encumbering property:	
d. $\square$ The regular monthly mortga	age payment will continue pending the sa	ale, refinance or loan modification.
e. $\square$ Other information that may	be important relating to the payment and	l length of plan:
Part 2: Adequate Protection		
	s will be made in the amount of \$tion to	
	s will be made in the amount of \$ ation to:	
Part 3: Priority Claims (Including A	administrative Expenses)	
All allowed priority claims will be	paid in full unless the creditor agrees other	erwise:
Creditor	Type of Priority	Amount to be Paid

a. Curing Default and Maintaining Payments
The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

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Creditor	Collateral Type of De		rrearage		Interest Rate c Arrearage	on	Amount to be Paid to Creditor (In Plan)	Payme	ar Monthly ent de Plan)
b. Modifi	cation								
secured creditor	shall be paid t ion of any allow d as having "No <b>NC</b>	he amount I ved claim the O VALUE" it	isted as that exceeds that exceeds the shall be the lift of the shall be the lift of the shall be the shall b	ne "Value s that val reated as under th	of the Credito ue shall be tre	r Inter ated a d clair SO R	EQUIRES	" plus inter	est as
Creditor	Collateral	Scheduled Debt		lateral	Superior Lie	ns	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
	e the Debtor re		ral and co	mpletes	the Plan, nave	oont o	of the full amount	of the allow	wed
2.) Where secured claim s	nali discharge t	the correspo	onding lien		ille Flan, payn	ieni c			
c. Surrer	nder	·		. `			Debtor surrende	rs the follo	wing

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d. Secured Claims Unafform The following secured c		y the Plan e unaffected by the Plan:			
-					
e. Secured Claims to be Creditor	Paid in	Collateral		Total A	mount to be
					rough the Plan
Part 5: Unsecured Claims					
a. Not separately classifi	ed allow	ved non-priority unsecured cla	aims shall	be paid:	
☐ Not less than \$		to be distributed pro ra	nta		
☐ Not less than		percent			
☐ <i>Pro Rata</i> distribution	from an	y remaining funds			
b. Separately classified un	nsecure	ed claims shall be treated as f	ollows:		
Creditor	Basis I	For Separate Classification	Treatme	nt	Amount to be Paid
Part 6: Executory Contracts	and Une	expired Leases			
All executory contracts and	unexpii	red leases are rejected, exce	pt the follo	wing, which are	assumed:
Creditor	I	Nature of Contract or Lease		Treatment by [	Debtor
	I				

Part 7: Motions									
NOTE: All plans cont form, Notice of Chapt A Certification of Serv	ter 13 l	Plan Tra	ansmittal, wit	hin the t	ime a	and in the ma	nner set forth	in D.N.J. LBI	R 3015-1.
a. Motion to Av	oid Li	ens Und	der 11. U.S.C.	Section	522	(f).			
The Debtor move	es to a	void the	following liens	s that imp	oair e	exemptions:			
Creditor	Nature Collate	-	Type of Lien	Amount Lien	of	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
b. Motion to Av	∕oid Li	ens and	d Reclassify (	Claim Fr	om S	ecured to Co	mpletely Uns	ecured.	
The Debtor move Part 4 above:	es to re	eclassify	the following	claims a	s uns	secured and to	void liens on	collateral cons	istent with
Creditor		Collate	eral			ount of Lien e Reclassified	l		
c. Motion to Pa Unsecured.	ırtially	Void Li	ens and Recl	assify U	nder	lying Claims	as Partially S	ecured and P	artially
The Debtor move liens on collateral cons		-	_	claims a	s par	tially secured a	and partially u	nsecured, and	to void

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Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Part 8: Other Plan Provis	ions		
a. Vesting of Property  Upon confirmati  Upon discharge  b. Payment Notices  Creditors and Lessors  Debtor notwithstanding the au	ion e provided for in Parts 4, 6 or 7 n	nay continue to mail customary	notices or coupons to the
c. Order of Distribution The Trustee shall pay 1) Trustee commiss 2)	ion allowed claims in the following		
d. Post-Petition Clair  The Trustee □ is, □ is  the amount filed by the post-p	s not authorized to pay post-pe	etition claims filed pursuant to 1	1 U.S.C. Section 1305(a) in
Part 9: Modification			
	Plan previously filed in this case	·	ow.
Explain below <b>why</b> the plan is	s being modified:	Explain below <b>how</b> the plan is	s being modified:
Are Schedules I and J b	peing filed simultaneously with	this Modified Plan?	′es □ No

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ate:	<del></del>	
	Attorney for the Debtor	
I certify under penalty of perjury that the above is true.		
Date:	Debtor	
Date:	Joint Debtor	